

# CHOOSING A NURSING HOME



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## NURSING HOMES IN WISCONSIN

*At some point you may have to decide about long-term care for yourself, a family member or a friend. Many care options need to be evaluated, in terms of how the options can maximize your independence and preserve your financial resources.*

*The first step is to determine the kind of care or services you need. Community care providers enable individuals to remain in their homes or in other non-nursing home settings. However, when an individual can no longer live in the community, or requires short-term rehabilitative care, a decision must be made about providing the best alternative arrangements to meet the person's care needs.*



*Finding the right kind of services in a desirable, nurturing atmosphere requires preparatory work to gather the many facts needed to help in the decision-making process. If you decide to seek nursing home care, this pamphlet (along with the Wisconsin produced pamphlets: **Nursing Home Visit Check List** and the **Know Your Rights as a Resident in a Nursing Home**) can help you choose the nursing home that best meets your needs. They also provide suggestions for evaluating the quality of services provided by a nursing home.*

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Wisconsin has more than 400 licensed nursing homes. They are owned by individuals, corporations, religious groups, and by city, county and state governments. All nursing homes must meet the same quality of care and quality of life standards for state licensing. Most nursing homes also choose to meet federal regulations so that they can serve people eligible for Medicare and Medicaid benefits.

## **WHEN CARE IS NEEDED**



When individuals have trouble taking care of themselves, they may need some type of support and assistance to continue their activities. Many people can take advantage of community-based health and supportive services (e.g., homemaker, personal care and home health care services), to stay in their homes or in other non-nursing home settings.

To determine the type of care that is needed, talk to different people about care-setting choices. If you are helping someone else make this decision, involve that person in the decision making process to the extent possible.

Many people can provide advice: Your local county Aging Unit or Office on Aging, the Community Options Program (COP) within your county social services or human services department, your doctor, clergy or friends.

You should discuss:

- Your (or the person's) health care needs, physical abilities and preferences for care;
- If the person's medical condition requires a short intervention for stabilization or for a longer timeframe;
- Family or other informal support's ability to provide care;
- Available community support services; and
- Financial resources available to pay for care.

It is important to be totally honest when discussing these issues so that you get appropriate advice. An open discussion will enable you to make a decision that best addresses an individual's needs, strengths and preferences.

## **IF YOU DECIDE ON NURSING HOME CARE**

If nursing home care is the option you are pursuing, you should ask the potential resident's physician several questions before looking for a home.



- Will he or she continue to provide services and/or treatment (and how often) after admission to the nursing home? Not all physicians will.
- Will he or she write the orders required for admission to a nursing home in Wisconsin? These orders include needed medications, treatment, therapies, activities, diet and level of care recommendations.
- What level of care does he or she anticipate the resident will need? Most people enter nursing homes needing skilled nursing care, i.e., access to 24 hour a day nursing services provided or supervised by registered nurses. Some people, however, will need more intensive or less intensive services.

## **COST OF NURSING HOME CARE**

The cost of nursing home care and how it will be paid for must be considered. Payments for care can come from a variety of sources, including:

- Private resources such as stocks, bonds, savings accounts, pensions or Social Security benefits;
- Veterans care benefits;
- Health care and long term care insurance plans;
- Medicare (a federal insurance program for the elderly and disabled); and
- Medicaid, also known as Medical Assistance (a federal/state program that helps pay for health care for low-income and other eligible persons).



It is important to learn about the benefits available from private insurance and/or governmental programs. If Medicare or Medicaid will be used to pay for care, you will want to select a home that is certified to receive payments from these programs.

Here are some broad guidelines:



- Medicare pays for care for a limited period of time, if certain medical requirements are met (e.g., skilled nursing care or rehabilitation).
- Medicaid pays for care for an unlimited time, so long as the person remains eligible. Eligibility is based on the level of care needed by the person and his/her financial condition.

- Medicare and Medicaid may also pay for other services (such as therapy, medications, physician visits, etc.) that are needed in the nursing home if the resident qualifies. However, not all services are paid for by Medicare and Medicaid.

If the potential resident has low income, a spouse who will remain in the community, or income that will not cover the cost of care, it is important to check for Medicaid eligibility before looking for a nursing home. Nursing homes will want to know how you intend to pay for care.

Generally, the department of social or human services in the county where the nursing home is located determines who is financially eligible for Medicaid. When discussing possible eligibility with the county department of social or human services, be sure to get information about:

- Wisconsin's divestment law, which describes the assets you are prohibited from giving away;
- What amount, if any, the person may allocate of his/her income and assets to a spouse and dependents living in the community (refer to Wisconsin's Spousal Impoverishment Law);
- The Medicaid Program's estate recovery rules;
- The amount of money a person may keep for personal use once he/she lives in a nursing home;
- How long it takes for a decision to be made about Medicaid eligibility; and
- How to file an appeal if eligibility is denied.

## **CHOOSING A NURSING HOME**

One of the factors that should be considered when choosing a nursing home is its location. Important relationships can be maintained if the nursing home is located near family and friends who will visit frequently.

Use the following sources to list possible nursing homes in your chosen area.

- Your county Community Options Program (COP) within the social services or human services department (check the county government section of your telephone book).
- Your local county Aging Unit or Office on Aging, which can be found in the telephone yellow pages.
- The Board on Aging and Long Term Care Ombudsman Program in your area (phone numbers at the end of this pamphlet).
- If the person is in a hospital, ask the hospital social worker, social services department or discharge planner early during the person's hospital stay.
- Physicians, clergy and friends.
- The Bureau of Quality Assurance's Regional Offices (phone numbers at the end of this pamphlet).
- The telephone book yellow pages under nursing homes.
- The Alzheimer's Association Chapter Network (phone numbers at the end of this pamphlet).

## SCREENING YOUR LIST OF NURSING HOMES

Check the nursing home's Wisconsin State survey (inspection) records. The latest inspection report must be posted in the nursing home, or is available at the Division of Supportive Living, Bureau of Quality Assurance Central and Regional Offices. If you have questions, call the Bureau's Central Office (phone number at the end of this pamphlet).

Your next step should be to call the nursing home's administrator or the person in charge of admissions. The following questions will help you decide which homes you would like to visit:

- Is the home able to provide the types of special care needed by the person?
- Does the home accept payments from Medicare and/or Medicaid?
- Does the home have any openings or is there a waiting list? If there is a list, how long before openings will occur?

Visit as many nursing homes as you can (at least two) so that you can see what they are like. Some things to keep in mind:

- If possible, the potential resident should visit the home with their family and/or friends.
- Try to visit on a weekday at mid-morning or after lunch.
- Allow at least one hour for your visit. Be sure to meet the nursing home's administrator, director of nursing, admissions director, and/or social worker.

Tour the entire nursing home. Use the pamphlet entitled, *Nursing Home Visit Check List*, that accompanies this pamphlet, as a guide when touring the facility. Be sure to observe living areas and interactions among and between staff and residents.

During your tour, ask about the following issues:

- Level of choice a resident has about issues such as when to get up, when to go to bed, etc.;
- Meal service and how it is provided;
- Services available, such as occupational, physical or speech therapy;
- Pharmacies that service the home so that cost estimates of medications can be determined;

- Security system for residents who wander;
- Smoking policy and designated smoking areas;
- Flexibility of the visitation policy in response to family member and resident requests;
- Spiritual services available;
- Privacy;
- Activities and socialization opportunities;
- Resident grievance/complaint policy and procedures;
- Resident council;
- Family council;
- Companion animal programs; and
- Coordination with the county Community Options Program to pursue a community home plan in the future, if desired.

Some residents and visitors may be willing to talk to you about the nursing home. If so, take the time to talk with them; they know the most about life in the nursing home. You may also want to go back another time, for example, in the early evening hours or on the weekend. Note if:

- There are any changes in the delivery of care or services provided to residents by the staff on duty during these times;
- There are evening or weekend activities in progress;
- There are any changes in the quality or quantity of meals served.

## MAKING THE SELECTION

Potential residents or their guardians should not sign an admission agreement until all their questions have been answered and they feel satisfied with their choice. Unless it is an emergency, a nursing home should never be chosen only because it has an opening.

Before making your final choice, read each nursing home's admission agreement. Look carefully for the following information:

- Daily rates and what is covered (e.g., laundry);
- Billing procedures;
- Charges for items and services not covered in the daily rate;
- Charges for items not covered by Medicare or Medicaid;
- Pharmacy charges;
- Policies on notification of rate changes;
- Bed-hold policy and rate;
- Resident rights and responsibilities;
- Policies regarding "house rules" (e.g., visitation policy, banking hours, church service hours, etc.);
- Policies regarding resident transfers or discharges;
- Policies for handling resident account funds;
- Policies on advance directives (e.g., living will or a power of attorney for health care) and cardio-pulmonary resuscitation (CPR);
- Personal items the residents are allowed to bring with them (furniture, televisions, pictures); and
- Storage space allowed for each resident.

Look over the notes you took during your visits to the nursing homes. Which have best met your needs and desires? If you are helping someone choose a home, talk about each step of the process with him or her. This step is essential to good decision-making.

Once the decision is made, you can begin to make admission preparations. Make sure the nursing home knows about the person's care needs, interests and preferences, and tells you about the types of services that will be provided for the potential resident.

Be prepared to provide the nursing home with the following information about the person:

- Social Security number;
- Basic financial information (e.g., savings and checking accounts, or other liquidable assets);
- Medicaid number (if eligible);
- Medicare Supplemental A and B coverage (if eligible);
- Health insurance;
- Long term care insurance; and
- Advance directives (e.g., living will or decisions activated by a power of attorney for health care).

Persons diagnosed with a mental illness or developmental disability who need nursing home care require pre-admission screening and county approval. The screening determines the appropriateness of nursing home care and whether special services are required for these individuals. For more information about pre-admission screening, call the Provider Regulation and Quality Improvement Section Health Services Specialist at 608-266-6646.

## **AFTER ADMISSION TO A NURSING HOME**



When you enter a nursing home, your rights as a resident and as a citizen of the United States are protected under federal and state law. The nursing home must observe residents' right to dignity and respect in the care they provide and in each resident's daily life. Residents are entitled to make decisions about their well-being.

Upon admission, the nursing home must give you a complete copy of the rights of residents and explain them fully. Nursing home staff must also encourage each resident to exercise these rights. The following is a partial list of resident rights. You, as a nursing home resident, have the right to:

- Be treated with respect and dignity;

- Be fully informed of your rights, services available, and all related charges prior to, or upon admission;
- Make choices about aspects of your life in the nursing home that are significant to you;
- Be free from chemical and physical restraints that are not required to treat a medical symptom;
- Voice complaints without fear of reprisal; and
- Vote and exercise your other rights as a citizen of the United States.

The pamphlet, ***Know Your Rights as a Resident in a Nursing Home***, which is available from the Bureau of Quality Assurance's Central Office (address and phone number at the end of this pamphlet), provides more information on this subject.

## **IF A PROBLEM OCCURS**

If the nursing home does not provide appropriate care, if you have concerns about the home's operations, or if you feel a resident right is being violated, talk with the nursing home's administrator or social worker. Follow the nursing home's complaint procedure and talk with the resident council or family council. If you are not satisfied, or are uncomfortable discussing your concerns with nursing home staff, you can contact the Wisconsin Ombudsman Program. The Ombudsman Program is an organization established by the state legislature to investigate complaints and resolve problems or disputes relating to long term care (phone numbers at the end of this pamphlet).

If you feel uncomfortable voicing your concerns elsewhere, or if you do not receive an acceptable answer through your efforts, you can file a complaint with the Division of Supportive Living, Bureau of Quality Assurance's Regional Offices (addresses and phone numbers at the end of this pamphlet). Anyone may file a complaint. The complaint can be in writing, by telephone or in person. If the complainant does not want his or her identity shared with the nursing home, he/she can request anonymity. Complaints should contain as much detail as possible about the problem, including dates and the names of residents, staff or other persons who were involved or who may have more information.

The Division of Supportive Living investigates complaints within its jurisdiction to determine if a state or federal regulation has been violated. Results are sent to the person who filed the complaint, if a name and address are given.

## **FAMILY AND COMMUNITY INVOLVEMENT**

Moving to a nursing home should not alter or replace a person's contacts with family, friends, and outside interests, or their participation in the community. A good nursing home will not only satisfy a resident's physical and health needs, it will also support his/her needs through these emotional contacts and activities. A good nursing home will also help residents prepare to return to living in the community, when appropriate.

Even the best home, however, cannot replace the quality of life that only family and friends can provide. Family, community and resident involvement in a nursing home's operation all contribute to support the quality of life in these facilities.



## **NURSING HOME INFORMATION SOURCES**

**Bureau of Quality Assurance**  
**Division of Supportive Living**  
Hours: 7:45 a.m. - 4:30 p.m., M-F

**Central Office**  
1 West Wilson Street  
P.O. Box 2969  
Madison, WI 53701-2969  
(608) 266-8481 TTY 608-266-7376  
<http://www.dhfs.state.wi.us>

**Green Bay/Northeastern  
Regional Office**  
200 N. Jefferson St., Suite 211  
Green Bay WI 54301  
(920) 448-5240

**Madison/Southern Regional Office**  
2917 International Lane, Suite 210  
Madison WI 53704  
(608) 243-2370

**Eau Claire/Northwestern  
Regional Office**  
610 Gibson Street  
Eau Claire WI 54701  
(715) 836-4752

**Milwaukee/Southeastern Regional  
Office**  
819 N. 6th St., Room 210  
Milwaukee WI 53203-1606  
(414) 227-5000

**Rhineland/Northern Regional  
Office**  
1853 N. Stevens St., Suite B  
Rhineland WI 54501  
(715) 365-2800

**Board on Aging and Long Term Care Ombudsman  
Program**  
Hours: 8:00 a.m. - 4:30 p.m., M-F  
1-800-815-0015

## **Alzheimer's Association Chapter Network**

Indianhead Chapter, Eau Claire  
1-715-835-7050  
1-800-499-7050

Northeastern Wisconsin Chapter,  
Green Bay  
1-920-498-2110  
1-800-360-2110

Lake Superior Chapter, Ashland  
1-715-682-6478  
1-800-682-6478

Riverland Chapter, La Crosse  
1-608-784-5011

Midstate Wisconsin Chapter, Plover  
1-715-342-4747

South Central WI Chapter, Madison  
1-608-232-3400  
1-800-428-9280

North Central WI Chapter, Wausau  
1-715-848-1221 - Wausau  
1-800-200-1221

Southeastern WI Chapter, Milwaukee  
1-414-479-8800  
1-800-922-2413

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